

United States Bankruptcy Court

Eastern District of Michigan

Case No. 10-78241-swr

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lori A. Masters
27041 Joan Street
Taylor, MI 48180

Social Security / Individual Taxpayer ID No.:

xxx-xx-3522

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/22/11

Steven W. Rhodes
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Lori A. Masters
Debtor

Case No. 10-78241-swr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: tmath
Form ID: bl8

Page 1 of 1
Total Noticed: 17

Date Rcvd: Mar 22, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2011.

db
19586605 +Lori A. Masters, 27041 Joan Street, Taylor, MI 48180-1019
19586605 +Allied Collection, POB 1799, Holland, MI 49422-1799
19586606 American Credit, POB 32360, Farmington, MI 48333
19586608 +CB of Canton, POB 981274, Ypsilanti, MI 48198-1274
19586609 +Citibank/Palisades/David Bader, POB 42465, Cincinnati, OH 45242-0465
19586610 +I.C. System, 444 Highway 96 E., POB 64378, Saint Paul, MN 55164-0378
19586612 +MBNA, POB 4437, Englewood, CO 80155-4437
19586614 +Millennium Medical, 8850 E. Telegraph, Taylor, MI 48180-2316
19586615 +Ram S. Goswami, POB 64378, Saint Paul, MN 55164-0378
19586616 Sprint/NCO Financial, POB 41448, Philadelphia, PA 19101
19586617 +St. John Health, 16001 W. 9 Mile, Southfield, MI 48075-4818
19586618 +Third Party Withholding Unit, Michigan State Dept. of Treasury, POB 30785,
Lansing, MI 48909-8285
19586619 +Tukel & Rozlow, 1922 Monroe, Dearborn, MI 48124-2917

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

19586604 +EDI: AFNIRECOVERY.COM Mar 22 2011 22:53:00 AFNI/Cingular, 404 Brock Drive, POB 3427,
Bloomington, IL 61702-3427
19586607 +EDI: BANKAMER.COM Mar 22 2011 22:53:00 Bank of America, POB 15026,
Wilmington, DE 19850-5026
19586611 +EDI: RESURGENT.COM Mar 22 2011 22:53:00 LVNV Funding, POB 10584,
Greenville, SC 29603-0584
19586613 +EDI: RMSC.COM Mar 22 2011 22:53:00 Mervyns/GEMB, POB 981400, El Paso, TX 79998-1400
TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust Daniel M. McDermott

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2011

Signature:

